

**COMMUNITY FINANCIAL SHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2936103	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$340	\$345	1.5%		
Loans	\$240	\$231	-3.5%		
Construction & development	\$21	\$15	-27.7%		
Closed-end 1-4 family residential	\$29	\$28	-2.8%		
Home equity	\$62	\$66	6.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-14.6%		
Commercial & Industrial	\$26	\$26	-1.3%		
Commercial real estate	\$95	\$89	-6.1%		
Unused commitments	\$71	\$60	-16.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$18	63.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$25	-25.2%		
Cash & balances due	\$26	\$37	41.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$315	\$324	3.0%		
Deposits	\$300	\$310	3.2%		
Total other borrowings	\$13	\$13	0.0%		
FHLB advances	\$13	\$13	0.0%		
Equity					
Equity capital at quarter end	\$25	\$21	-17.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	5.4%	--		
Tier 1 risk based capital ratio	10.3%	7.3%	--		
Total risk based capital ratio	11.5%	8.6%	--		
Return on equity <sup>1</sup>	-10.0%	-39.1%	--		
Return on assets <sup>1</sup>	-0.8%	-2.6%	--		
Net interest margin <sup>1</sup>	3.7%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.0%	37.8%	--		
Loss provision to net charge-offs (qtr)	451.4%	1233.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	26.8%	63.4%	1.1%	0.4%	--
Closed-end 1-4 family residential	6.2%	24.9%	0.0%	0.8%	--
Home equity	0.7%	3.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	2.4%	0.1%	--
Commercial & Industrial	3.7%	1.4%	0.0%	0.0%	--
Commercial real estate	6.5%	0.5%	0.0%	0.0%	--
Total loans	6.3%	8.8%	0.1%	0.1%	--